

CLAIMS:

1. A method of determining part of the value of an asset for an investment, comprising:

- 5 - receiving data relating to market value of the asset and to a preferred term of the investment,
- receiving data relating to potential return from the asset over the preferred term,
- calculating a discount value for the asset from the potential return,
- 10 - calculating market values for a range of potential investments using the discount value of the asset and the preferred term of investment,
- presenting a range of market values for the range of investments, and
- receiving an indication of a selected investment.

Q15 2. A method according to claim 1 wherein:

- the market values of the investments are calculated to be less than or equal to the future value of the asset.

Q20 3. A method according to claim 1 wherein:

- the terms of the investments are calculated to match the preferred term of investment.

25 4. A method according to claim 1 wherein:

- the investments are calculated to match both the future value of the asset and the preferred term of investment.

30 5. A method according to claim 1 wherein:

- the market values of the investments are calculated using investment amounts which are less than or equal to the discount value of the asset.

35 6. A method according to claim 1 wherein:

- a range of market values for a range of investments less than or equal to the future value of the potential return from the asset are presented.

7. A method according to claim 1 wherein:

- the data relating to market value of the asset includes current market valuation, life expectancy and method of depreciation of the asset.

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8. A method according to claim 1 wherein:

- the discount value is calculated as the present value of returns from the asset using Microsoft Excel formulae.

5 9. A method according to claim 1 wherein:

- the investments are calculated using futures and options market data.

10 10. A method of determining part of the value of an asset for an investment, comprising:

10 - receiving data relating to market value of the asset and to a preferred term of the investment,

- receiving data relating to potential return from the asset over the preferred term,
- calculating market values for a range of possible investments according to the potential return from the asset,
- presenting a range of market values for the range of investments, including at least some investments in which:
 - the amounts invested are less than or equal to the potential return from the asset,
 - the value of the investment is less than or equal to the value of the asset,
 - the term of the investment is substantially equal to the preferred term, or
 - the value and term of the investment are substantially matched to the value of the asset and the preferred term respectively, and
- receiving an indication of a selected investment.

25 11. A method of determining part of the value of an asset for an investment, comprising:

30 - receiving data relating to market value of the asset and to a preferred term of the investment,

- determining an amount for potential investment as a portion of the value of the asset,

- calculating market values for a range of possible investments using the portion of the value of the asset,

- presenting a range of market values for the range of possible investments, including at least some investments in which:

- the amounts invested are less than or equal to the portion of the value of the asset,

- the value of the investment is less than or equal to the value of the asset,

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- the value and term of the investment are substantially matched to the value of the asset and the preferred term respectively, and
- receiving an indication of a selected investment.

5 12. A method of determining an amount for investment, comprising:

- receiving data relating to a preferred amount for investment and to a preferred term of the investment,
- calculating the value of an asset which would yield the preferred amount for investment as a return,
- calculating market values for a range of possible investments using the preferred amount of investment and the preferred term,
- presenting a range of market values for the range of investments, including at least some in which:
 - the invested amounts are less than or equal to the preferred amount for investment,
 - the value of the investment is less than or equal to the value of the asset,
 - the term of the investment is substantially equal to the preferred term, or
 - the value and term of the investment are substantially matched to the value of the asset and the preferred term respectively, and
- receiving an indication of a selected investment.

10 13. A computer system which provides a financial service according to a method as claimed in ^{claim} any one of the preceding claims.

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